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HOUSEKEEPERS' CHAT

Thursday, May 5, 1932

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Topic: "Keeping the Family's Earnings Within the Family's Earnings." No Publications Available

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I was very much interested the other day when I heard a school boy asking his mother how many dollars stood to his credit on her books. He said, "I want a bike and I've got to make a budget." Then he went on to tell just how much milk costs him each week for lunch at school, how much he spends on carfare and school supplies, and how much he pays for resoling his shoes each time. He said he must figure all his expenses ahead, then he could tell exactly how much he must earn for his "bike."

It struck me that this 12-year-old had a pretty good notion of how to make an earning and spending plan. Evidently he had learned the lesson from watching how his fortunate household was run. And I've recently had evidence from Miss Mary Rokahr of the Federal Extension Service that more and more families are taking up the idea of planned spending, and putting it into practice.

Miss Rokahr says the way most of them put it into practice is to start with a family council. Here is her description of such a council:

"The Smith family lives on a farm in one of the Rocky Mountain States. It had to make a spending plan -- a plan to keep the family's earnings within the family's earnings. And that's not an easy thing to accomplish when your income is only about half as large as in previous years.

"Mrs. Smith got the idea of holding a family financial council from the home demonstration agent in their county. Mr. Smith agreed that it would be a good idea to talk everything over with the children, and let them see just how things stood.

"So they gathered around the table and took an inventory of everything they possessed from the land itself and the farm equipment, right down through the house and furniture to the clothes they were wearing. Then Mr. Smith told them what the farm outlook for the year seems to be and the cash crops he plans to raise.

"Next they figured up the family expenses for food, and clothes, and running the house. Also they estimated how much they needed for school expenses, for keeping the family healthy, and for recreation, church, and charity. They talked over everything about the automobile and tried to figure out how much of the expense belongs to the farm and how much to the family fun. Also, they totalled up all the little personal expenses of everybody down the line from Father to

young George. It took them several evenings, but Elmer said it was a lot more fun than eighth grade arithmetic.

"Mrs. Smith says the whole family is pulling together on the financial situation. For one thing, they have decided that they must have a larger garden this year to cut down grocery bills. They are planting extra tomatoes and other vegetables for canning, and they are going to exchange some fruits with their neighbors so as to be sure they have a variety in winter as well as in summer. Since Mary can't find a job she is going to make canning and preserving and drying foods for winter her particular way of adding to the family income.

"Then they talked over how much milk and poultry and meat produced on the farm could contribute to the family living. The boys volunteered to take over the milking of another cow and to raise more poultry and thus contribute their bit, just as Mary does by her canning work.

"Recently some economists tried to find out just now much the farm does contribute in food to the family living. According to the estimates 6 thousand farmers gave, it is about \$240 a year for each farm. The Smith boys may do even better than this.

"On the clothes question, Mrs. Smith and Mary are weighing the pros and cons of ready-made and homemade garments. The inventory showed up some rather unwise purchases. So they are studying all the textile information they can lay their hands on, and they are giving more attention than ever to cleaning, remodeling, and repairing.

"Mrs. Smith laughed as she told of the discussion over gas for the family car. Very little money can be allowed for this expense beyond the needs for the farm business. But with the community social festivities this year, the books and magazines they are exchanging with their neighbors, and the evenings of family fun they are planning for themselves, Mrs. Smith thinks the car will not be missed.

"The Smith family plans to keep on with the family councils whether there is a financial crisis or not. It is a good way, they believe, to adjust family needs to family income."

And there we have Miss Mary Rokahr's description of the way in which one family is making the adjustment to the present crisis.

Such an operation meets a major crisis. But most of our days are made up of meeting minor troubles. And one of the most irritating of the minor troubles in many households is the problem of how to keep stray dogs and cats from running over flower beds, ruining shrubbery, and invading places about the home grounds where they are not wanted. Strong-arm methods of stopping the depredations of this sort have been responsible for more than one bitter neighborhood feud.

Now comes the Bureau of Animal Industry with a report that there is a way to repel dogs and cats from flower beds and shrubbery without doing the dogs and cats harm. This report is contained in the current Yearbook of Agriculture, and I'm going to read it to you, word for word.

"The Bureau of Animal Industry has been suggesting the use of nicotine sulphate spray to solve this problem, and the reports received from those who have

used it indicate that it is very effective. Dogs and cats find the odor of nicotine very repulsive, and since their sense of smell is much keener than that of man, it is possible to use the compound in such high dilution that it is inoffensive to any person.

"Nicotine sulphate is widely used as an insecticide and when it is properly diluted and applied, it is beneficial to plants and not injurious to buildings, walls, or walks. It may be obtained at seed and fertilizer stores in packages labeled with directions for diluting and applying. If the premises are sprayed with the dilute solution, dogs and cats will avoid the neighborhood of the sprayed areas. The odor will repel them."

"In time, the spray evaporates. Rain will wash it off. Consequently it should be renewed about once in two weeks and after heavy or long rains. Livestock should not be permitted to graze on vegetation that has been sprayed with nicotine sulphate."

Now I think that will be welcome information to most of you gardeners and flower growers.

Finally, today, we'll answer one of the standard questions that crops up time and again in the spring mail:

"Aunt Sammy, give me some new spring salad combinations."

Well, here are some suggestions from Mrs. Rowena Schmidt Carpenter of the Bureau of Home Economics:

"Cabbage, our year-round standby can be made into more delicious raw salad mixtures than perhaps any other one vegetable. And now that new cabbage is in the market, cabbage salads are especially good. Here's one: chopped new cabbage with water cress, onion, and green and red sweet peppers. Or perhaps you would prefer grated red radishes with shredded new cabbage for a pink and light green, delicately flavored salad.

"Cabbage and grated raw carrots in equal parts, mixed with a well-seasoned salad dressing and served on crisp lettuce is good, too; chopped peanuts add a nice flavor to this salad. Another good combination is shredded cabbage with onions sliced in very thin rings, seasoned with salt, celery seed, popper and paprika, and then mixed with salad dressing. And a fourth salad: Cabbage, chopped peanuts, diced celery or celery seed, and chopped onion. Most of us are fond enough of plain cold slaw to enjoy it without any special furbishing, but for a change some time serve it on sliced tomatoes, or made a stuffed tomato salad with cole slaw prepared with your favorite recipe. An extra-dressy cabbage salad is made with whipped cream dressing, seasoned with tabasco sauce, grated horseradish, scraped onion, salt, and a little sugar. Brought to the table in a hollowed out head of red or curly green cabbage this makes a very attractive dish.

"Grated raw carrot, turnip, onion, radish, and green pepper make a combination of color and flavor most delightful. And another perhaps more unusual mixture is grated rutabaga and chopped colery.

"In making any of these raw salad mixtures we must remember that salad materials must be crisp. Nothing is less appetizing than wilted, tough lettuce, limp cucumbers, or stringy celery. You can crisp vegetables in the refrigerator

after you wash them thoroughly, or in ice water. The water used in crisping must all be drained off, or it will dilute the dressing and make a soupy salad. Another word of warning: Raw vegetables should be combined with salad dressing just a short time before serving, because the acid in the dressing spoils the crisp texture. And any salad, you know, to live up to its name, must be crisp, cool, and tart."

